



# The Five Pillars of Financial Discipleship

Devotional



A FINANCIAL DISCIPLESHIP MINISTRY™

## Introduction

Over and over, Jesus called people to "follow [Him]." But it wasn't just a request for them to walk behind Him and go where He went. He wanted them to think how He thought, love what He loved, and act as He acted. It was a call to be His disciple.

A Financial Disciple is someone who learns, applies and multiplies what the Bible teaches about money and possessions, and it's an essential part of following Jesus. In John 8:31, Jesus puts it this way: "If you abide in My word [continually obeying My teachings and living in accordance with them, then] you are truly My disciples." (AMP)

Financial Discipleship is built on five foundational pillars. Each one challenges us to see the world how Jesus did and to follow Him, rather than the many other influences that compete for our attention.

## The 5 Pillars of Financial Discipleship



Ownership



Surrender



Choice



Multiplication



Eternal Focus

### Ownership

The Bible is clear that God is the sole owner of everything. "The earth is the Lord's, and all it contains" ([Psalm 24:1](#)). Scripture even reveals specific items God owns. [Leviticus 25:23](#) identifies Him as owner of all the land, "The land... shall not be sold permanently, for the land is Mine." [Haggai 2:8](#) reveals that, "'The silver is Mine, and the gold is Mine,' declares the Lord of hosts." And in [Psalm 50:10](#), the Lord tells us, "For every beast of the forest is Mine, the cattle on a thousand hills."

The Lord is the Creator of all things, and He has never transferred the ownership of His creation to people. In [Colossians 1:17](#) we are told that, "In Him all things hold together." At this very moment the Lord literally holds everything together by His power. Accepting God's ownership is essential to allowing Jesus Christ to become the Lord of our money and possessions.

### Surrender

Once we recognize God's ownership of "our" money and possessions, we must surrender them to Him through our actions. In [Luke 14:33](#), Jesus says, "Any of you who does not give up everything he has cannot be my disciple." Scripture's most vivid example of this is when the Lord told Abraham, "Take now your son, your only son, whom you love, Isaac... and offer him there as a burnt offering" ([Genesis 22:2](#)). When Abraham obeyed, demonstrating his willingness to give up his most prized possession, God provided a substitute ram for the offering, and Isaac was not harmed. When, instead of asking ourselves, "What should I do with my money," we ask God,

"Lord, what do you want me to do with YOUR money," spending and saving decisions become the spiritual decision God intends, and our money has a greater Kingdom impact.

## Choice

On our Financial Discipleship Journey, we will have the opportunity to make a lot of choices as it relates to money and possessions. But there's one choice that is the biggest and most important of them all, the choice to serve God over money?

Jesus laid it out pretty directly in [Matthew 6:24](#), "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."

Will we worship the Creator or the created? Will we invest in God's economy or the world's? Will our reward be eternal or temporary? We get to choose, but we HAVE TO choose. If we choose God, we must choose Him every day, and with every financial decision we make.

## Multiplication

As disciples of Jesus, we are clearly, and repeatedly, instructed to multiply. Whether with money, time, talents, knowledge, or anything else God has given us, we are expected to use it to grow God's Kingdom.

- In [John 1:41](#), we read that the first thing Andrew did after meeting Jesus was tell his brother Simon.
- The Parable of the Minas in [Luke 19:11-27](#) teaches us that when the Master entrusts us with something, He expects it returned with growth.
- The Parable of the Sower in [Matthew 13](#) teaches us that only seed which results in exponential growth is healthy.
- The Great Commission in [Matthew 28:18-20](#) cites Jesus' final instruction before ascending to Heaven, "Go and make disciples... teaching them to obey all that I have commanded."

Each step we take on our Financial Discipleship Journey should include multiplying what we've learned to grow God's Kingdom for His glory.

## Eternal Focus

As Financial Disciples, we must always stay focused on the eternal outcomes of our choices, not the temporary ones this world tries to distract us with.

[Matthew 6:19-20](#) tells us not to put our hope in treasures on earth, "where moth and rust destroy and where thieves break in and steal," but to store up treasures in heaven where they are safe forever. It then gives us valuable insight into human nature in [verse 21](#) by saying, "Where your treasure is, there your heart will be also." The location of our treasure is going to be a big factor in where our heart goes, and if we continually keep our focus on treasures in heaven, our heart will follow (even when our brain may not want to).

Eternal Focus is also essential in applying the other 4 Pillars of Financial Discipleship. When we look at our money, time, talents, knowledge, and everything else God entrusts us with from a Kingdom-Perspective, we can create Kingdom-Impact with eternal rewards!











## Observation

1. What do these verses say about...

*The disciples?*

*Jesus?*

*Following Jesus?*



## Interpretation

2. Why would Jesus ask his disciples “who do you say that I am”?
3. What would it look like in our world today for someone to take up their cross daily?
4. How have you experienced denying yourself and taking up your cross daily?



## Application

When we surrender to the Lordship of Christ, we invite Jesus to lead the planning, the budgeting and the outcomes in our financial discipleship journey.

What areas of your life do you need to surrender to Jesus?

We'd encourage you to take some time and prayerfully write down the things in your life that you want (and need) to surrender to Jesus. Review and pray over this list during your times with the Lord as a reminder to “take up your cross” daily.



## Devotional 3 **CHOICE**



### **Watch the Video**

If you haven't already done so, watch the [Choice](#) video by scanning the QR code.



### **Prayer**

Pray for the Holy Spirit's guidance as you begin reading passages of Scripture. Ask for clarity and insight as you engage in God's word.



### **Scripture Reading-** Matthew 19:16-30

#### **The Rich Young Man**

16 And behold, a man came up to him, saying, "Teacher, what good deed must I do to have eternal life?" 17 And he said to him, "Why do you ask me about what is good? There is only one who is good. If you would enter life, keep the commandments." 18 He said to him, "Which ones?" And Jesus said, "You shall not murder, You shall not commit adultery, You shall not steal, You shall not bear false witness, 19 Honor your father and mother, and, You shall love your neighbor as yourself." 20 The young man said to him, "All these I have kept. What do I still lack?" 21 Jesus said to him, "If you would be perfect, go, sell what you possess and give to the poor, and you will have treasure in heaven; and come, follow me." 22 When the young man heard this he went away sorrowful, for he had great possessions. 23 And Jesus said to his disciples, "Truly, I say to you, only with difficulty will a rich person enter the kingdom of heaven. 24 Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God." 25 When the disciples heard this, they were greatly astonished, saying, "Who then can be saved?" 26 But Jesus looked at them and said, "With man this is impossible, but with God all things are possible." 27 Then Peter said in reply, "See, we have left everything and followed you. What then will we have?" 28 Jesus said to them, "Truly, I say to you, in the new world, when the Son of Man will sit on his glorious

throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel. 29 And everyone who has left houses or brothers or sisters or father or mother or children or lands, for my name's sake, will receive a hundredfold and will inherit eternal life. 30 But many who are first will be last, and the last first.



### Observation

1. What do these verses say about...

*The rich young man?*

*Jesus?*

*The kingdom of heaven?*

*Eternal life?*



### Interpretation

2. Why do you think Jesus points the young man to the ten commandments?
3. If you were to ask Jesus what you "still lack", what do you think his response would be?
4. What does verse 30 mean to you?



### Application

This story ends on a positive note. Peter, internalizing the exchange, asks for clarification on what's in it for those who give up everything and put God first. Jesus, with maybe a twinkle in His eye and a grin on His face, lays it out. He'll be on the throne, and we get to be with Him. Plus, we'll receive a hundred times as much we give up in return. And if that wasn't enough, we'll inherit eternal life. Pretty good deal... I'd say a win.

So, call your shot today. Choose God over money. When we do, we make a conscious choice to apply finances God's way – to spend less than we make, get out of debt, save for the future, and generously serve others on our financial discipleship journey.



## Devotional 4 **Multiplication**



### **Watch the Video**

If you haven't already done so, watch the [Multiplication](#) video by scanning the QR code.



### **Prayer**

Pray for the Holy Spirit's guidance as you begin reading passages of Scripture. Ask for clarity and insight as you engage in God's word.



### **Scripture Reading-** Matthew 25:14-30

#### **The Parable of the Talents**

<sup>14</sup> "For it will be like a man going on a journey, who called his servants and entrusted to them his property. <sup>15</sup> To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. <sup>16</sup> He who had received the five talents went at once and traded with them, and he made five talents more. <sup>17</sup> So also he who had the two talents made two talents more. <sup>18</sup> But he who had received the one talent went and dug in the ground and hid his master's money. <sup>19</sup> Now after a long time the master of those servants came and settled accounts with them. <sup>20</sup> And he who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here, I have made five talents more.' <sup>21</sup> His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' <sup>22</sup> And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here, I have made two talents more.' <sup>23</sup> His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' <sup>24</sup> He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, <sup>25</sup> so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.'

<sup>26</sup> But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? <sup>27</sup> Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. <sup>28</sup> So take the talent from him and give it to him who has the ten talents. <sup>29</sup> For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. <sup>30</sup> And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'



### Observation

1. What do these verses say about...

*The master?*

*The servants?*

*Faithfulness?*



### Interpretation

2. Who is someone you would consider faithful with what Jesus has given them? Why?
3. What would be an example of a "wicked and slothful" servant in our world today?
4. What has Jesus entrusted to you? What might it look like if He came to settle your account today?



### Application

Between Jesus' "follow me" in Matthew 4 and his "go make disciples" statements in Matthew 28, money was talked about 176 times. One-hundred seventy-six times! Do you think when Jesus tells us to teach others to obey all He has commanded, that He also means the money parts, too? For sure, He does. And that's the essence of financial discipleship: helping others to learn, apply and multiply what the Bible says about money. Why does it matter? Because it matters to Jesus.

With this in mind, we find ourselves with the biblical responsibility as Christians to bear fruit. Prayerfully think about what steps you can take to multiply what God has given you and how you can help others do the same.



## Devotional 5 **Eternal Focus**



### **Watch the Video**

If you haven't already done so, watch the [Eternal Focus](#) video by scanning the QR code.



### **Prayer**

Pray for the Holy Spirit's guidance as you begin reading passages of Scripture. Ask for clarity and insight as you engage in God's word.



### **Scripture Reading-** 1 Timothy 6:3-21

#### **False Teachers and True Contentment**

Teach and urge these things. <sup>3</sup>If anyone teaches a different doctrine and does not agree with the sound words of our Lord Jesus Christ and the teaching that accords with godliness, <sup>4</sup>he is puffed up with conceit and understands nothing. He has an unhealthy craving for controversy and for quarrels about words, which produce envy, dissension, slander, evil suspicions, <sup>5</sup>and constant friction among people who are depraved in mind and deprived of the truth, imagining that godliness is a means of gain. <sup>6</sup>But godliness with contentment is great gain, <sup>7</sup>for we brought nothing into the world, and we cannot take anything out of the world. <sup>8</sup>But if we have food and clothing, with these we will be content. <sup>9</sup>But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. <sup>10</sup>For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

#### **Fight the Good Fight of Faith**

<sup>11</sup>But as for you, O man of God, flee these things. Pursue righteousness, godliness, faith, love, steadfastness, gentleness. <sup>12</sup>Fight the good fight of the faith. Take hold of

the eternal life to which you were called and about which you made the good confession in the presence of many witnesses. <sup>13</sup>I charge you in the presence of God, who gives life to all things, and of Christ Jesus, who in his testimony before Pontius Pilate made the good confession, <sup>14</sup>to keep the commandment unstained and free from reproach until the appearing of our Lord Jesus Christ, <sup>15</sup>which he will display at the proper time—he who is the blessed and only Sovereign, the King of kings and Lord of lords, <sup>16</sup>who alone has immortality, who dwells in unapproachable light, whom no one has ever seen or can see. To him be honor and eternal dominion. Amen.

<sup>17</sup>As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. <sup>18</sup>They are to do good, to be rich in good works, to be generous and ready to share, <sup>19</sup>thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

<sup>20</sup>O Timothy, guard the deposit entrusted to you. Avoid the irreverent babble and contradictions of what is falsely called “knowledge,” <sup>21</sup>for by professing it some have swerved from the faith. Grace be with you.



### Observation

1. What do these verses say about...

*Teaching?*

*Contentment?*

*The Rich?*



### Interpretation

2. Why do you think Paul stresses to Timothy the need to “Teach and urge these things”?
3. What does it mean to “fight the good fight”? What does the good fight look like in your life?
4. What does it mean to store up treasure? What does that look like in our world today?



## Application

If you consider all the teachers we learn from in the Bible and here on earth, what's the common theme? They are all focused on alignment with God, and they all "pay it forward" for the benefit of others.

Every time we pick up the Bible, we're being mentored. By God, and by all the people He used to build His Kingdom and set the course for Christianity. Think about it. Who did King David learn from? Probably from his dad, Jesse, maybe his older brothers, too, and certainly God. Whom did he mentor? Countless followers, and for sure, his son Solomon, who gained great wisdom from his father and directly from God.

Do you have a mentor who gives you godly counsel when you're faced with a big decision or in times of need? Do you mentor anyone who can count on you? If not, we'd encourage you to prayerfully find people who can help you grow and people whom you can help grow on their financial discipleship journey.



## Continue your journey...

Congratulations on finishing the Five Pillars of Financial Discipleship. We hope the Lord has had a significant impact on your financial discipleship journey through this devotional.

The financial discipleship journey is one that doesn't end until we hear the words "well done, good and faithful servant." We encourage you to continue on this journey in one of two ways.

- Continue your journey by engaging in studies, tools, and resources that will help you grow. Visit us at [ContinueGrowing.org](https://ContinueGrowing.org) to learn more.
- Continue your journey by paying it forward and helping others grow. To learn more, visit us at [HelpOthersGrow.org](https://HelpOthersGrow.org).

Thank you for the time and effort you have invested in this devotional. We pray the Lord will draw you ever nearer to Him as you continue to grow and help others grow.